

State Agencies - Retention Plan

Retention Rating Plan

7/1/00-7/1/01

Estimated Annual Premium	\$6,383,498.00	Evaluation - 42 Months	
Max Premium Factor:	1.00		
Estimated Retention Factor	0.629		
Loss Conversion Factor:	1.165		
Loss Development Factor:	1	Loss Ratio:	Payout
Losses as of 12/31/01	\$ 3,987,050.00	62%	\$0.00
Expected Losses @ 42 months	\$ 5,081,632.00	80%	\$0.00

Loss Ratio	Total Losses	Converted Losses	Basic Premium	Estimated Retro Return
0.00%	\$0.00	\$0.00	\$4,015,220.24	\$2,368,277.76
5.00%	\$319,174.90	\$371,838.76	\$4,015,220.24	\$1,996,439.00
10.00%	\$638,349.80	\$743,677.52	\$4,015,220.24	\$1,624,600.24
15.00%	\$957,524.70	\$1,115,516.28	\$4,015,220.24	\$1,252,761.48
20.00%	\$1,276,699.60	\$1,487,355.03	\$4,015,220.24	\$880,922.72
25.00%	\$1,595,874.50	\$1,859,193.79	\$4,015,220.24	\$509,083.97
30.00%	\$1,915,049.40	\$2,231,032.55	\$4,015,220.24	\$137,245.21
31.85%	\$2,032,856.44	\$2,368,277.76	\$4,015,220.24	\$0.00
35.00%	\$2,234,224.30	\$2,602,871.31	\$4,015,220.24	\$0.00
40.00%	\$2,553,399.20	\$2,974,710.07	\$4,015,220.24	\$0.00
45.00%	\$2,872,574.10	\$3,346,548.83	\$4,015,220.24	\$0.00

